

UNIVERSAL BANCORP

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 1097511	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$447	\$428	-4.4%		
Loans	\$324	\$298	-8.0%		
Construction & development	\$47	\$41	-14.3%		
Closed-end 1-4 family residential	\$77	\$79	3.0%		
Home equity	\$4	\$4	-1.1%		
Credit card	\$0	\$0			
Other consumer	\$7	\$5	-23.0%		
Commercial & Industrial	\$41	\$29	-28.0%		
Commercial real estate	\$112	\$106	-5.5%		
Unused commitments	\$21	\$19	-11.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$38	\$60	57.4%		
Asset-backed securities	\$0	\$0	0.0%		
Other securities	\$36	\$17	-51.0%		
Cash & balances due	\$22	\$21	-3.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$8	\$16	113.7%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8	\$16	96.4%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$404	\$389	-3.7%		
Deposits	\$353	\$345	-2.4%		
Total other borrowings	\$49	\$43	-12.3%		
FHLB advances	\$49	\$43	-12.3%		
Equity					
Equity capital at quarter end	\$44	\$39	-10.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	8.3%	--		
Tier 1 risk based capital ratio	12.2%	12.4%	--		
Total risk based capital ratio	13.4%	13.7%	--		
Return on equity ¹	1.3%	5.7%	--		
Return on assets ¹	0.1%	0.5%	--		
Net interest margin ¹	3.6%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.2%	124.8%	--		
Loss provision to net charge-offs (qtr)	35.8%	33.3%	--		
Net charge-offs to average loans and leases ¹	1.5%	2.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	12.2%	17.9%	1.8%	0.0%	--
Closed-end 1-4 family residential	3.1%	0.8%	0.0%	0.1%	--
Home equity	0.4%	0.0%	0.0%	0.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.0%	0.7%	0.2%	--
Commercial & Industrial	7.2%	3.3%	0.8%	4.8%	--
Commercial real estate	3.3%	1.2%	0.0%	0.1%	--
Total loans	4.6%	3.6%	0.4%	0.6%	--